



MONTANA OFFICE OF TOURISM AND BUSINESS DEVELOPMENT DIVISION

INDIAN COUNTRY ECONOMIC DEVELOPMENT (ICED) PROGRAM

2016 APPLICATION GUIDELINES FOR:

INDIAN EQUITY FUND (IEF) SMALL BUSINESS GRANTS

(Local- October 1, 2015- February 28, 2016)

(Open- March 1- April 30, 2016)

NATIVE AMERICAN BUSINESS ADVISOR (NABA) GRANTS

(October 1- December 31, 2015)

TRIBAL BUSINESS PLANNING GRANTS

(October 1, 2015- April 30, 2016)

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I. ABOUT THE PROGRAM

The Indian Country Economic Development (ICED) program, created by the 59th Montana State Legislature, is a State-funded program administered by the Montana Department of Commerce (the Department). Since October 2005, the State Legislature has made a biennial appropriation of One-Time-Only (OTO) grant funds to be made available to Montana's tribal nations and tribal businesses for business development activities. In the 64th legislative session, funding for the ICED program was approved as part of House Bill 2, and signed into law by Governor Bullock in May 2015.

Adjustments to the ICED Program grant funds have been made based on a review of the best practices and historical performance of Tribal Priority, Indian Equity Fund, and Indian Entrepreneur projects funded by the ICED Program. Analysis of tribal community priorities from the Main Street Montana Project and feedback from elected officials also contributed to modifications in how the ICED Program grant funds are deployed and utilized. Clear objectives for the ICED Program are critical to produce quantifiable impact to tribal communities and tribal economies. The program, as delineated in the following graphic and specified in following sections, will allow the Office of Native American Development and the Department of Commerce to articulate measurable successes of the program to tribal communities, the administration, and to the Montana Legislature.

These funds, which must be applied for, will support Small Business Grants, Native American Business Advisors (NABAs) Technical Assistance and Training Grants, and Tribal Business Planning Grants of the tribal government. Total grant funds can be up to \$83,000 for activities benefitting each tribal nation in Montana.



Webinars for each program funding category will be offered in September 2015. A current schedule can be found under each category's timeline section in the guidelines and at www.onad.mt.gov. Tribal economic development, planning offices, and business technical assistance organizations in tribal communities are encouraged to attend the scheduled webinars to understand the changes to the ICED Program, eligible activities, the new online application process, and administrative procedures to utilize funds in each category.

II. INDIAN EQUITY FUND SMALL BUSINESS GRANTS

A. SUMMARY

The Indian Equity Fund Small Business Grant is a grant to assist a start-up or expanding Native American business in Montana. Because of the fund's ability to offer these grants to be used as equity by the recipient, the fund is able to play a unique role in assisting the growth of Native American small business. This money can be used for a variety of activities such as the purchase of new equipment or the development of a new product line. A total of \$40,000 is available to fund Native American business applications in each of eight tribal nation areas.

B. ELIGIBLE APPLICANTS

The funds are available only to enrolled members of Montana's federally recognized tribes in Montana and to enrolled members of the Little Shell Tribe residing in Montana. All applications must include documentation of tribal enrollment in the form of a Certified Indian Blood (CIB) Form or tribal ID.

Local Applicants: Through February 29, 2016 priority will be given to applicants residing on or next to the reservation in which they enrolled or to members of the Little Shell Tribe of Chippewa (as determined by the Local Review Committee).

All Applicants: If the funds are not fully subscribed at a local level by February 29, 2016, the funds then become available starting on March 1, 2016 to enrolled members of federally recognized tribes in Montana and enrolled Little Shell tribal members living on other reservations in Montana.

C. INELGIBLE APPLICANTS

Any applicant or business in Montana that is debarred, suspended, proposed for debarment, or declared as ineligible to receive State of Montana funds is ineligible to receive these grant funds.

Additionally, any applicant under a garnishment order at the time of application from the Montana Department of Revenue for monies owed to the State of Montana is an ineligible recipient of funds. Examples of garnishment include taxes owed to the State, child support payments that are past due and funds owed the university system.

D. FUNDING AVAILABILITY

Applications will be accepted on an open cycle basis beginning October 1, 2015 and will remain open until April 30, 2016. All applications will be considered on a competitive basis

with a priority of funding up to \$40,000 to reservation-based and Little Shell Tribe-affiliated applications that meet the funding and eligibility criteria.

Applicants can request a maximum of \$14,000 and must demonstrate a reasonable justification for the use of funds. Award amounts are at the discretion of the Local and State Review Committees.

Any funds not fully subscribed at a local level by February 29, 2016 become available to enrolled members of federally recognized tribes in Montana and enrolled Little Shell tribal members starting on March 1, 2016 living on other reservations in Montana.

E. ELIGIBLE ACTIVITIES

Funds can be used for a variety of business activities usually funded by a commercial lender. These activities may include but are not limited to:

- Purchase of land, building and equipment.
- Purchase of assets including furnishings, equipment and technology.
- Selected use of working capital for business operations.

Existing business owners must show how the funding will support growth in their business either through the development of a new project or with the existing business strategy.

The growth of an existing business or the success of a start-up must be described and rationalized in the narrative, financials, financial information (such as leases, contracts, invoices or vendor quotes), and financial projections.

F. INELIGIBLE ACTIVITIES

The following activity will not be funded:

- Reimbursement for activities completed prior to application.
- Reimbursement for activities not related to business start-up or expansion
- Duplicative reimbursement for activities receiving funding for the same services, equipment, or improvements through any other local, state, or federal grant or funding program, except as necessary to fully fund the project.

G. MATCH REQUIREMENT

The requested grant funds require a minimum of dollar to dollar cash or in-kind match (\$1:\$1) and must be firmly committed and documented in the application. Documentation of match will be required prior to the release of funds. Cash match may include collateral such as cash or loan proceeds from a tribal loan fund, a micro loan program, or a commercial lender. In-kind match may include inventory, supplies, equipment, tools or vehicles that are part of the activity of the business. Applications that have higher leverage to the requested funding including either debt (i.e. commercial loan) or equity as part of the match may receive additional consideration.

H. HOW TO APPLY

Individuals can submit applications on their own or utilize a Native American Business Advisor (NABA) to assist them with their application. Applications must be submitted and uploaded through the online application platform www.onad.mt.gov. NABAs are trained in the online application submission process. Applications will be recorded with date and time received by the Department and reviewed in order of receipt. Applications for state's fiscal year 2016 (July 1, 2015- June 30, 2016) will be accepted beginning October 1, 2015.

Applications considered incomplete or ineligible will be returned to the applicant and their placement on the list of received applications will be removed. Applicants may resubmit their improved applications and will be placed in the order in which their improved/revised applications have been received.

NABAs are available to assist in application preparation and submission. This assistance does not include writing the business plan or application for the applicant—it is essential that business owners understand their business. The assistance includes business counseling and assistance with the various aspects of the application such as marketing and development of cash flows and financial information. A list of NABA organizations is located at www.onad.mt.gov.

Receipt of an application does not imply a commitment for funding from the Montana Department of Commerce (MDOC). Applications will be reviewed for eligibility and suitability with state and program requirements. Applications will be reviewed by a Local Review Committee and a State Review Committee.

I. APPLICATION REVIEW PROCESS

1. **RECEIPT OF APPLICATION-** Once submitted, each application is assessed for completeness and clarity by the Program and every applicant is given an opportunity to provide additional information for their application. Applications that are incomplete or lack clarity as determined by the Program will be returned to the applicant. As needed, the Program will recommend the NABA in their community as a resource. The Program will coordinate the application review and ranking process at the local and state levels.
2. **LOCAL REVIEW COMMITTEE-** Each of the eight tribal nations will have a Local Review Committee established to read, review, rank and recommend applications to the State Review Committee for consideration. Annually, the Program will submit a list of recommended Local Review Committee members to the State Tribal Economic Development (STED) Commission member for formal recommendation and approval. The Local Review Committees may be comprised of the following volunteers:
 - Local business leaders,

- Business development organizations,
 - Lenders in each of the communities , and
 - A STED Commission member or his/her designee.
3. **STATE REVIEW COMMITTEE-** A final review will be made by the State Review Committee comprised of members at the State level that work on Native American economic development issues. The State Review Committee reviews the recommended applications for eligibility under state contracting policy and application criteria requirements. After conferring with the Local Review Committee via the Program, the State Review Committee makes funding recommendations to the Director of the Montana Department of Commerce who then makes the final funding decision.

J. APPLICATION REVIEW CRITERIA

The following criteria will be used to evaluate the proposals for potential funding:

1. **APPLICATION QUALITY-** Does the application flow like a business plan? Is the application clear and logical? Is the application complete and proofread for spelling, and/or mathematical errors?
2. **APPLICANT BUSINESS EXPERIENCE-** Does the applicant have experience in the business that is proposed in the application? If the applicant doesn't have experience, have they demonstrated in the application that they have the capacity to endure a business start-up and make sustainable business decisions?
3. **FINANCIAL PROJECTIONS-** Are the financial projections realistic and backed by industry information? Do the financial projections make sense? Is the growth rate of the business representative of market demand and business capacity? Do the sources and uses of funds match? For established businesses, has the most current month-to-month budget, showing existing sales, expenses, and owner's draws, been provided? What are market leading measures that influence the financial projects?
4. **OPERATIONS-** Are the operational aspects of the business acknowledged in the application? Are partners, suppliers, production costs, key resources, and pricing structure established or identified?
5. **MARKETING PLAN-** What are the product(s) and service(s) that the value proposition is built around? What products/services are offered that help the customer solve a problem or help him/her satisfy needs? Who is the target market and customer segment? How does the target market/ customer match the value proposition? (Note: "The best customer service" is not a competitive advantage by itself.)
6. **MATCH QUALITY-** Is the match machinery, equipment, furniture, or fixtures? Is the match land/buildings, inventory, accounts receivable, or other asset? What is the market value, unpaid balance and depreciated cost of these items?

7. **FINANCIAL NEED-** The fund is designed to assist the new business start-up and or the growing small business that demonstrates a financial need in their application.
8. **PREVIOUS RECIPIENTS-** An applicant that has previously received an Indian Equity Fund Small Business Grant will rank less competitively than other applicants who have not received a previous award. In addition, an applicant who was a previous recipient must meet one of the below criteria in their application:
 - New technology;
 - A new product or line of products; or
 - A new service or services.

K. GRANT NOTIFICATION AND CONTRACT

A formal award letter will notify applicants of the funding decision.

L. DISBURSEMENT OF FUNDS

Grant funds used for purchases in amounts greater than \$1,000 will be paid directly to the vendor by the Department. Purchases in amounts less than \$1,000 will be reimbursed to the grantee with the submission of receipts with a draw request to the Department. Grant funds must be expended within one year of award.

M. REPORTING REQUIREMENTS

ANNUAL PROGRESS REPORT- Each year during the term of the contract, the Grantee will submit an annual report (or more frequent if warranted) to the Program, including, but not limited to, as applicable:

1. Summary of the number of jobs created, trained, or retained as a result of the activities performed;
2. Narrative description of the agreed upon activities in the contract as they occur, including any significant activities or problems encountered in carrying out the contract requirements;
3. Any increases in revenue or employment, plans to make capital outlays, plans to increase inventory, expectations of higher sales, costs savings, or efficiencies and earning trends.
4. Any additional borrowing activity including amount of loan, purpose, impact on revenue and employment and loan product.

N. INDIAN EQUITY FUND SMALL BUSINESS GRANT TIMELINES

October 1, 2015- April 30, 2016	INDIAN EQUITY FUND SMALL BUSINESS APPLICATION ACCEPTED OPEN CYCLE- The Program will accept applications on an open cycle basis from eligible applicants.
October 1, 2015- April 30, 2016	NABA SMALL BUSINESS GRANT APPLICATION ASSISTANCE- Applicants can seek grant application assistance of a local NABA

- October 1, 2015- February 29, 2016** **LOCAL PRIORITY FUNDING-** Applications from Native American businesses providing goods and services to the communities located on or adjacent to the reservations where they live and are enrolled will be given priority in the review process as determined by the Local Review Committee. Application deemed complete by the Program will be scheduled for review by the Local and State Grant Review Committees on a monthly basis.
- March 1, 2016- April 30, 2016** **ALL APPLICATIONS FUNDING-** If funds are not fully subscribed at the local level by February 29, 2016, the funds then become available to fund applications for businesses of eligible applicants living on other reservations in Montana.
- April 30, 2016** **SMALL BUSINESS GRANT CYCLE CLOSED-** The last day that any requested changes or modifications can be made to an application in-process or an application can be uploaded through the online platform. This deadline allows for enough time for the application to go through the review, approval, award, and contracting process by state fiscal year end.
- June 30, 2016** **STATE FISCAL YEAR END** The last day a contract can be fully executed by all parties.

O. PROGRAM CONTACT

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III. NATIVE AMERICAN BUSINESS ADVISORS (NABA)

A. SUMMARY

The Native American Business Advisors (NABAs) Grant is a fund to support the activities of Native American community-based organizations, tribal colleges, and tribal government organizations that support private sector business development on reservations and in tribal communities. These entities offer business counseling and credit counseling, and application support to Native American businesses in Montana. The NABAs are a key community asset necessary in the development and success of Native American businesses. To develop this asset, the Program is focused on increasing the technical capacity of the NABA network such as assisting individuals in business start-up, marketing, utilization of business resources, and commercial loan application assistance. Additionally, NABAs will also provide more robust application assistance to the Indian Equity Fund Small Business Grant applicants. A total of \$15,000 is available to fund eight NABA applications in each of tribal nation areas.

B. NABA ELIGIBILITY

Eligible applicants include local Native American development organizations that offer technical assistance services to pre-venture and established Native American businesses in Montana. Organizations must have the capacity to provide technical assistance or counseling in the required competencies below.

- Native American Business Advisor and Indian Equity Fund Small Business Grants Online Application Webinar (September, 23, 2015)
- Loan Packaging for Business Advisors Training (October 27-28, 2015 Billings, MT)
- Credit Counseling and Training (i.e. *Financial Education for Native Families*)
- Inclusive Entrepreneurship (October 29 (Billings) & December 16 (Helena), 2015)

Qualified NABAs must either be pre-certified to provide services in all of these core competencies or must be willing to obtain certification in these trainings no later than December 31, 2015. Qualified NABAs may subcontract Commercial Loan Lending and Credit Counseling and Training to other local qualified organizations.

C. FUNDING AVAILABILITY

\$2,000 is available as a baseline amount for NABAs to receive for providing business technical assistance services. NABAs can access an additional \$3,000 for providing technical assistance services to help businesses develop and submit quality Small Business Grant applications to the Program. A minimum of 6 quality IEF Small Business Grant applications must be successfully submitted to access the \$3,000. The remaining funds will be available to the NABAs to increase the capacity of the organization to provide

more robust business technical assistance and credit education services to their reservation communities. Examples of activities include: technical assistance for commercial loan applications, hosting or attending a financial education training and/or Train-the-Trainer certification, hosting a Section 184 loan training, or subcontracting funds to an organization to assist in the development of a tribal loan fund or establishment of a reservation-wide credit reporting system.

D. HOW TO APPLY

The Program will provide each tribal government and respective State Tribal Economic Development (STED) Commission member the name(s) of host organizations that have demonstrated the capacity to provide the required NABA services (Section III. E. “Application Review Process and Required NABA Activities”) based on prior performance with the Program no later than September 9, 2015. The tribal government in collaboration with the STED Commission member may give their formal recommendation of a Native American Business Advisor (NABA) organization to the Program no later than October 1, 2015.

Applications from organizations for the NABA grant funds will be accepted online through www.onad.mt.gov. Applications must include complete information or uploaded documents in the following sections:

- **APPLICATION (ONLINE)** – The application section must contain a detailed project description and background, an explanation of use of funds, the project objectives and any deliverables (i.e. number of assisted applications targeted, type(s) of training, number of clients trained, and measurable increase in financial skills and awareness), and a summary of the project impact on the geographic area and its residents.
- **PROJECT TIMELINE (ONLINE)** – Applicants will need to provide an activity timeline for project activities/scope of work. All activities will need to be completed by June 30, 2016. Required training or preparation activities need to be included as well as any the timeframe for procurement of any professional services (if applicable) and project implementation and execution activities. Allow for 60 days from the submission of application to contract execution.
- **PROJECT SOURCES AND USES OF FUNDS (ONLINE)** – A budget will need to be completed listing all sources and uses of funds for the entire project including cash and in-kind contributions. Expense assumptions and how costs are derived must be included. Though not required, applicants are encouraged to match the NABA grant funds and will be asked to report on any leveraged funds for the activities.

- **ADMINISTRATIVE STRUCTURE AND PROJECT MANAGEMENT (ONLINE)** - Information for key staff or procured services and qualifications must be included. Project contacts including the main project contact, the reporting contact, accounting/financial contact(s), and alternate project contact must be identified.
- **DESIGNATION OF DEPOSITORY FORM (UPLOAD)** – This form allows for the direct deposit (ACH) transfer of funds from the State to the Grantee and must be uploaded with the application in order to designate a bank account into which all payments can be made.
- **SIGNATURE CERTIFICATION FORM (UPLOAD)** – This form must be uploaded with signatures of at least two officials authorized organization to request a draw down in grant funds on the contract. Should authorized signatories change during the time period of the contract; a new form will need to be submitted.
- **REQUEST FOR FUNDS (UPLOAD)** – This form will need to be submitted to request a draw down in funds on the grant contract. It must be signed by two of the authorized signatories from the most current Signature Certification Form submitted and on file.

E. APPLICATION CRITERIA AND REQUIRED NABA ACTIVITIES

The Program will first review the NABA application for completeness and sufficiency. During the review, the Program may contact the applicant to discuss any concerns or questions or to request additional information or documentation. The Program may require additional information from the applicant to clarify information presented in the application.

After the application is deemed complete and sufficient information is available to evaluate the proposed project(s), the application will be evaluated on the extent to which the project proposal meets the goals and objectives of the Program. The applicant and organization must show a demonstrated capacity, experience, proficiency in the technical skills required or the ability to obtain required skills in the following areas:

- **BUSINESS COUNSELING SERVICES-** ability to assist applicants in creating, writing, and implementing a business plan, establishing product or service cost structures, assisting with market analysis and feasibility resources, establishing realistic financial projections, or providing marketing and sales instruction and information.
- **CREDIT COUNSELING SERVICES-** ability to provide training for individuals to strengthen their financial management skills such as developing and utilizing a budget, understanding and establishing creditworthiness and accessing credit.
- **INDIAN EQUITY FUND SMALL BUSINESS GRANT APPLICATION TECHNICAL ASSISTANCE-** ability to assist Native American businesses with developing and

submitting quality applications to the Indian Equity Fund Small Business Grant program.

- **COMMERCIAL LOAN APPLICATION ASSISTANCE**- ability to assist Native American businesses with developing and submitting a commercial loan application such as those submitted to a community bank, a community-based lender, tribal loan program, or program such as USDA.
- **POTENTIAL IMPACT FOR ADDITIONAL PROPOSED ACTIVITIES**- what is the potential impact of the activities proposed in addition to the required areas? For example, does the applicant demonstrate measurable performance or outcomes that increase financial and business acumen in clients? Are financial tools, such as credit reporting, being implemented where it had not been previously utilized?

F. NABA REVIEW AND DESIGNATION

The Program will review any tribal government recommendations and the applications to ensure that the recommended organization has the necessary capacity to be able to perform the NABA required activities and is eligible to receive state funding. After conferring with the tribal government and respective STED Commission member, the Program will make a funding recommendation to the Director of the Montana Department of Commerce who will then make the final funding decision.

G. GRANT NOTIFICATION AND CONTRACT

The Program will send a formal award letter to the selected organization, STED Commission member, and tribal governments notifying them of the NABA designation. The Department will enter into a contract directly with the designated NABA. Once notified of award, the Program will develop a contract with the NABA. NABA contracts will terminate on June 30, 2016, the end of the state fiscal year.

H. DISBURSEMENT OF FUNDS

The Department requires approved documentation verifying eligible costs incurred by the grantee. The Department reserves the right to request further documentation in a particular case when, in the exercise of its judgment, such documentation is needed to confirm performance. For payment, the basic documentation must include:

1. A Fully Executed Contract
2. Designation of Depository Form
3. Signature Certification Form
4. Request for Payment Form

P. PAYMENT SCHEDULE

Payment for approved expenses under the contract will be paid in accordance to the disbursement schedule listed below. For an award of \$15,000 the schedule of payments would be as follows:

1. **Initial Payment** - \$6,000 of the award amount will be available upon contract execution in conjunction with the receipt of:
 - a. Designation of Depository Form,
 - b. Signature Certification Form, and
 - c. Request for Payment Form
2. **Midterm Payment(s)** – varies; up to \$6,000 can be reimbursable for completing NABA activities with receipt of the following:
 - a. Midterm Progress Report Form
 - b. Financial Reporting Form
 - c. Request for Payment Form
3. **Final Payment** – (up to \$3,000 can be reimbursed for assisting a minimum of 6 Indian Equity Fund Small Business Grant will be available upon receipt and approval of the following information:
 - a. Project Closeout Report & Certification Form

I. REPORTING REQUIREMENTS

During the contract term, the grantee must report on Program funds and activities as follows:

1. **MIDTERM PROGRESS REPORT:** No later than 30 days after the halfway mark during the term of the contract, the Grantee must submit a Midterm Progress Report Form that details participant registration(s) and evaluation as well as a services provided summary and anticipated progress over the upcoming final half of the contract. A Financial Reporting Form must accompany each drawdown request after the initial drawdown and can be submitted with the Midterm Progress Report and Project Completion Reports. The Financial Reporting Form will detail the services provided and the associated costs.
2. **PROJECT COMPLETION REPORT-** Upon completion of the scope of work or June 30, 2016 (whichever comes first), the grantee will submit a final Project Completion Report for approval by the Program. The Project Completion Report will describe the total costs incurred for the project, summarize any updates to the submitted quarterly reports, identify significant problems encountered in carrying out the services, and provide any Program recommendations. Within 30 days of approving the Project Completion Report, the Program will issue the Notice of

Project Close-out. Any final requests for payment can accompany the project completion report and Financial Reporting Form.

3. **CLOSEOUT CERTIFICATION FORM:** This form needs to be signed by the Chief Executive Officer. It certifies that activities undertaken by the grantee with grant funds have been carried out according to the contract. This form closes out the contract off of the ICED program's grant line item. Retention schedule-- the grantee is required to maintain all grant contract related information for five years from the date of the Closeout Certification Form.

J. NABA WEBINAR AND TRAINING TIMELINES

Important webinar, application submission, and training dates:

September 9, 2015 WEBINAR- NEW ICED FRAMEWORK OVERVIEW: the Program will host webinar to discuss how the new framework for the ICED program will help grow Indian Country businesses, assist Indian entrepreneurs, facilitate project/business planning and develop a network of Native American business advisors. Topics covered will include the new online application process and overview of important deadlines.

September 9, 2015 NATIVE AMERICAN BUSINESS ADVISOR (NABA)-ELIGIBLE NOTIFICATION: the Program will provide each tribal government and respective State Tribal Economic Development (STED) Commission member the name(s) of host organizations that have demonstrated the capacity to provide the required NABA services (Section III. E. "Application Review Process and Required NABA Activities") based on prior performance with the Program no later than September 9, 2015 for their consideration.

September 23, 2015 WEBINAR- NATIVE AMERICAN BUSINESS ADVISOR (NABA) AND INDIAN EQUITY FUND SMALL BUSINESS GRANT APPLICATION PROCESS: the Program will host a webinar on the process and requirements to become a designated NABA organization. Organizations seeking NABA certification must attend the webinar in order to meet the requirement for NABA certification. Additionally the webinar will cover the application process and requirements for the Indian Equity Fund Small Business Grant funds so that NABAs can provide assistance to eligible Native American businesses seeking this funding.

- October 1, 2015- **SMALL BUSINESS GRANT APPLICATION ASSISTANCE** can be provided by NABAs to Native American business owners enrolled in a federally recognized tribe in Montana or state-recognized Little Shell Tribe.
April 30, 2016
- October 1, 2015 **NABA RECOMMENDATION:** the last day a tribal government and STED Commission can submit their recommendation for the NABA-designated organization to the Program. Earlier submissions are encouraged.
- October 27-28, 2015 **LOAN PACKAGING FOR BUSINESS ADVISORS TRAINING** with Big Sky Economic Development organization for the NABA network (*Billings*).
- October 29, 2015 **INCLUSIVE ENTREPRENEURSHIP (WORKSHOP I OF II)** will be held to establish best practices between the NABA and the Small Business Development Center (SBDC) networks (*Billings*).
- December 16, 2015 **INCLUSIVE ENTREPRENEURSHIP (WORKSHOPS II OF II)** will be held to build the cultural awareness and client relationship management capacity of SBDCs to more effectively include and serve Native American businesses (*Helena*).
- June 30, 2016 **STATE FISCAL YEAR END** The last day that any services can be provided under a NABA contract.

K. PROGRAM CONTACT

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IV. TRIBAL BUSINESS PLANNING GRANTS

A. SUMMARY

The Tribal Business Planning Grants portion of the Indian Country Economic Development Program funding is intended to assist tribal governments in deploying comprehensive business planning strategies and activities.

B. ELIGIBLE APPLICANTS

The governing bodies of each of Montana's eight tribal governments are the only eligible applicants for this portion of the Program.

C. FUNDING AVAILABILITY

A maximum of \$28,000 per governing body will be available in fiscal year 2016. The Department retains sole and broad discretion over the use of any funds not applied for by an eligible governing body by January 31, 2016.

D. ELIGIBLE ACTIVITIES

Eligible activities include:

- Business plan development
- Market analysis
- Feasibility study
- Physical business infrastructure planning
- Legal and financial infrastructure development
- Matching funds for the STED Commission Indian Equity Fund
- Up to \$3,000 of the award can be utilized for grant administration

E. INELIGIBLE ACTIVITIES

The following activities will not be funded:

- Operation and maintenance costs or expenses;
- Financial expenses, included but not limited to interest expense, bond issuance costs, or any other debt-related costs or expenses;
- Reimbursement for activities completed prior to application;
- Reimbursement for activities not related to business planning;
- Duplicative reimbursement for activities receiving funding for the same services, equipment, or improvements through any other local, state, or federal grant or funding program, except as necessary to fully fund the project; or
- Projects whose primary development will be a casino or other gambling establishment, aquarium, zoo, golf course, or swimming pool.

F. HOW TO APPLY

Applications will be accepted online through the www.onad.mt.gov. Applications must include complete information or uploaded documents in the following sections:

- **APPLICATION (ONLINE)** – The application section must contain a detailed project description and background, an explanation of use of funds, the project objectives and any deliverables (i.e. feasibility study or market analysis), and a summary of the economic impact the project would have on the geographic area and its residents.
- **TRIBAL RESOLUTION OR AUTHORIZATION (UPLOAD)** - Appropriate authorization for application to the Program by the tribal government according to established tribal governmental procedures (i.e. tribal council resolution, authorization of the chief elected official of the executive branch, whichever is applicable) is required and will need to be uploaded. The resolution should include the name of the project being applied for, the name of the tribal organization or entity that will be responsible for managing the application process and contract and the governing body's approval to apply for the Program funds.
- **PROJECT TIMELINE (ONLINE)** – Applicants will need to provide a timeline for when the project activities/scope of work will be completed within a one-year contract period. Project start-up or preparation activities need to be included as well as any the timeframe for procurement of professional services (if applicable) and project implementation and execution activities. Allow for 60 days from the submission of application to contract execution.
- **PROJECT SOURCES AND USES OF FUNDS (ONLINE)** – A budget will need to be completed listing all sources and uses of funds for the entire project including cash and in-kind contributions. Expense assumptions and how costs are derived must be included
- **ADMINISTRATIVE STRUCTURE AND PROJECT MANAGEMENT (ONLINE)** - Information for key staff or procured services and qualifications must be included. Project contacts including the main project contact, the reporting contact, accounting/financial contact(s), and alternate project contact must be identified. Adherence to tribal procurement processes for professional services must be documented.
- **DESIGNATION OF DEPOSITORY FORM (UPLOAD)** – This form must be uploaded with the application in order to designate a direct deposit tribal government account into which all payments can be made.
- **SIGNATURE CERTIFICATION FORM (UPLOAD)** – This form must be uploaded with signatures of at least two officials authorized by the tribal government to request a draw down in grant funds on the contract. Should the tribal Chair or

President, or authorized signatories change during the time period of the contract; a new form will need to be submitted.

- **REQUEST FOR FUNDS (UPLOAD)** – This form will need to be submitted to request a draw down in funds on the grant contract. It must be signed by two of the authorized signatories from the most current Signature Certification Form submitted and on file.

G. APPLICATION REVIEW PROCESS

The Program will first review the application for completeness and sufficiency. During the review, the Program may contact the applicant to discuss any concerns or questions or to request additional information or documentation. The Program may require additional information from the applicant to clarify information presented in the application. Site visits by the Program may be made to the proposed project area for the purpose of verifying or further evaluating information contained in the application.

After the application is deemed complete and sufficient information is available to evaluate the proposed project(s), the application will be evaluated on the extent to which the project proposal meets the goals and objectives of the Program, using the following criteria:

- Potential for the project to help applicants make more strategic decisions about the start-up, expansion, or diversification of a tribal enterprise or venture.
- Likelihood that a specified feasibility study is of sufficient magnitude to have a significant economic impact on the future economic development of the reservation;
- Likelihood that the specified planning activity will provide important or relevant guidance for decision making in the development of land, resources, business, financial or legal infrastructure.
- Overall quality of the application, including measureable project goals, tasks, and activities, a well-developed work plan and budget, and easily identifiable deliverables.
- Capability of the applicant to undertake and satisfactorily complete the project and ensure proper management and reporting of Program funds (i.e. use of Generally Accepted Accounting Principles- GAAP).

The Program will present the evaluation of each application to an internal Grant Review Committee. The applicant can notify the Program if he/she would like to make a 10 minute presentation to the Grant Review Committee. The Committee will review the application and make a preliminary funding recommendation to the Director of the Department, who makes the final decision whether to fund a project.

H. GRANT NOTIFICATION AND CONTRACT

Once a project has been approved by the Director, The Tribe will be notified by award letter of the grant award. A contract will be executed between the Department and the tribal government by a digital routing and signature process requiring an email of the tribal signatory. A contract must be executed and returned by the tribal government within 30 days of receipt of the contract. This ensures enough time for the project to be completed within the contracted period of time.

Once a contract is executed, a Required Contract Reporting Letter (either via email or regular mail) will be sent to the Project Contact notifying him/her of the contract reporting requirements and deadlines for the Midterm Progress and Project Completion Reports.

I. DISBURSEMENT OF FUNDS

The Department requires approved documentation verifying eligible costs incurred by the grantee. The Department reserves the right to request further documentation in a particular case when, in the exercise of its judgment, such documentation is needed to confirm performance. For payment, the basic documentation must include:

1. Designation of Depository Form
2. Signature Certification Form
3. Request for Payment Form

J. PAYMENT SCHEDULE

Payment for approved expenses under the contract will be paid in accordance to the disbursement schedule listed below. \$3,000 of drawdown funds can be utilized for administration. For an award of \$28,000 the schedule of payments would be as follows:

1. **(Initial)** Payment #1 - \$25,000 of the award amount will be available upon contract execution in conjunction with the receipt of:
 - a. Designation of Depository Form,
 - b. Signature Certification Form, and
 - c. Request for Payment Form
2. **(Midterm)** Payment #2 - \$1,500 will be available upon receipt and approval of the following information:
 - a. Midterm Progress Report Forms (as specified in the Required Contract Reporting Letter), and
 - b. Request for Payment Form
3. **(Final)** Payment #3 - \$1,500 will be available upon receipt and approval of the following information:
 - a. Project Closeout Report & Certification Form,
 - b. Request for Payment Form

4. **(Exception)** -matching funds for STED Commission Indian Equity Fund. Any specified amount in the contract that is designated as match to the STED Commission's Indian Equity Fund that matures in 2017 will utilize an Inter-unit Journal Entry to deposit the funds into the STED Commission's special revenue account. These matching funds can be transferred upon full execution of the contract and do not require a draw down request form from the tribal government.

All payments will be made via direct deposit into a designated Tribal government account. Once a contract has been executed, banking forms will be provided to the Tribe which will indicate the Tribal government account information and banking institution in which the monies are to be deposited (Designation of Depository Form), and the names of individuals who are authorized to draw funds from the contract (Signature Certification Form). If authorized signatories, tribal chair/president, or Chief Financial Officer designated on Signature Certification Form change, a new Signature Certification Form must be submitted.

If a tribal government receives an adverse audit opinion or disclaimer from any state or federal agency or authorized agent thereof, the Department reserves the right to release any remaining Program funds to that tribal government on a reimbursement basis only, upon receipt of a Request for Reimbursement accompanied by adequate supporting documentation of eligible project expenses.

K. REPORTING REQUIREMENTS

1. **MIDTERM PROGRESS REPORT:** No later than 30 days after the halfway mark during the term of the contract term, the Grantee must submit a report detailing the progress made on the project over first half of the contract and anticipated progress over the final half of the contract and if applicable, drafts or updates that have been received from the professional completing the activity with a narrative summary update.
The Department at its discretion will honor all payments for eligible expenses if the required progress report has been submitted to and approved by the Program.
2. **PROJECT COMPLETION REPORT:** Upon completion of the final project, the grantee will submit a final Project Completion Report for approval by the Program. The Project Completion Report will describe the total costs incurred for the project, identify the final completion date, summarize any significant problems encountered in carrying out the project, and provide the final information for each item set forth in paragraph (a) in this Section. Within 30 days of approving the Project Completion Report, the Program will issue the Notice of Project Closeout (Closeout Certification Form) that will need to be signed by the tribal chair or president and returned. The

grantee is required to maintain all grant contract related information for five years from the date of the Closeout Certification Form.

3. **CLOSEOUT CERTIFICATION FORM:** This form needs to be signed by the Chief Executive Officer. It certifies that activities undertaken by the grantee with grant funds have been carried out according to the contract. This form closes out the contract off of the Program's grant account. Retention schedule-- the grantee is required to maintain all grant contract related information for five years from the date of the Closeout Certification Form.

L. TRIBAL BUSINESS PLANNING GRANTS PROJECT TIMELINES

- September 30, 2015 **WEBINAR- TRIBAL BUSINESS PLANNING GRANTS:** the Program will host a webinar covering eligible projects, the online application, and performance requirements. Project Contacts and Project Reporting Contacts from previous ICED contracts are encouraged to attend to understand the changes to the program.
- October 1, 2015- **TRIBAL BUSINESS PLANNING GRANTS GRANT APPLICATIONS**
January 31, 2016 **ACCEPTED OPEN CYCLE** Applications deemed as complete will be reviewed by the Grant Review Committee on a monthly basis.
- April 30, 2016 **LAST DAY NEW CONTRACTS, REQUESTED CHANGES OR AMENDMENTS ACCEPTED** the last day that any new contracts, requested changes, amendments or modifications can be proposed to a contract. This deadline allows enough time for any requested changes to go through the review, approval, and amendment process by state fiscal year end.
- June 30, 2016 **STATE FISCAL YEAR END** the last day in which a contract can be fully executed. (The tribal chair or president is required to sign the contract within 30 days of receipt of the contract or no later than June 30, 2016, whichever comes first.)

M. PROGRAM CONTACT

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